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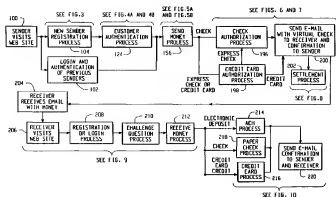
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(54) Title: METHOD AND APPARATUS FOR SENDING MONEY VIA AN ELECTRONIC GREETING CARD OVER THE INTERNET



(57) Abstract: A method and apparatus are disclosed for transferring money from a sender to a recipient utilizing an electronic greeting card and computer network such as the Internet. The sender visits an electronic greeting card web site (100), selects an electronic greeting card to send and identifies the receiver, an e-mail address of the receiver, an amount of money to be transferred, and a withdrawal account from which money is to be transferred. The withdrawal account can be a checking account, a checking account secured by a credit card account, or a credit card account. The server automatically sends an e-mail to the receiver, over the Internet, to inform the receiver that the sender has caused an electronic greeting card to be sent and to request the receiver to visit a web site to receive the electronic greeting card (200). The receiver visits the electronic greeting card web site (206) and is prompted to visit a second web site to complete a funds transfer. Upon visiting the second web site, the recipient identifies a deposit account to which money is to be transferred. The deposit account can be a direct deposit account, a credit card account, or a mailing address for physical delivery of a paper check. Money is available to the receiver in about four business days if the withdrawal account is a checking account and with twenty four hours if the withdrawal account is a checking account secured by a credit card account or a credit card account.

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## METHOD AND APPARATUS FOR SENDING MONEY VIA AN ELECTRONIC GREETING CARD OVER THE INTERNET

### BACKGROUND OF THE INVENTION

5           The present invention generally relates to a system and method for sending money via electronic mail and, more particularly, to a system and method for sending money via electronic mail over a computer network wherein a sender identifies a withdraw account such as a checking account and/or a credit card account and a receiver identifies a deposit account such as a checking account or credit card account.

10           The Internet is a public network of computers which is, in simplified fashion, a web of autonomous computers and computer servers ("ACCS") linked to data switches or routers and connected together. The ACCS are typically owned and operated by Internet Service Providers ("ISP") such as PSI, UUNET, MCI, SPRINT, etc. The ACCS are linked by telecommunication lines to form the Internet. Large data sources such as universities, governments, and  
15           corporations, collect and market information through their own Internet servers connected to the Internet. Users typically access the Internet using an Internet access device such as a personal computer or WEB TV which are connected to an ISP via a telecommunications line. The ISP typically provides numerous services for its users such as, for example, electronic messaging or mail ("e-mail") and access to the World Wide Web ("WWW").

20           Each resource (e.g., computer or computer server) is identified by a unique Uniform Resource Locator ("URL"). Computer servers (typically called "Web servers" or "Web sites"), store information on graphical pages called Web pages. To view specific information, a user specifies the URL for the Web page in a request (e.g., a HyperText Transfer Protocol ("HTTP") request). The request is forwarded to the Web server that supports the Web page and the Web  
25           server sends the Web page of information to the user's computer. The user's computer displays the Web page, typically using a browser which is a special-purpose application program which requests and displays Web pages.

30           Web pages are typically defined using HyperText Markup Language ("HTML"). HTML provides a standard set of tags that define how a Web page displays various text, graphics, controls, and other features. When the user requests the browser to display a Web page, the

browser sends a request to the Web server to transfer to the user's computer an HTML document that defines the Web page. When the requested HTML document is received, by the user's computer, the browser displays the Web page as defined by the HTML document. The HTML document may contain URL's of other Web pages available on that Web server or other Web servers.

The Internet is considered to have enormous potential as means of communication, source of information, and marketplace for products. It is now possible to communicate with virtually everyone with a computer, to obtain information about virtually everything, and to purchase virtually anything via the Internet. Although the Internet has enormous potential, use of the Internet may not be developing at a rate it can and should develop. One reason for this depressed development is the difficulty to send money over the Internet. A user cannot send cash or a check over the Internet and sending a credit card number via the Internet is only an option if the sender has a credit card and the recipient has a credit card merchant account as required by credit card companies. Additionally, the alternative of sending cash or a check via a physical delivery service is slow and burdensome and is relatively expensive to obtain a shorter delivery time. Accordingly, there is a need for an improved system and method of sending money via the Internet.

#### RELATED APPLICATIONS

The present application is a Continuation-In-Part of U.S. Patent Application Serial Number 09/448,738, filed November 24, 1999.

#### SUMMARY OF THE INVENTION

The present invention provides a system and method of sending money via electronic greeting cards over a computer network which overcomes at least some of the above-identified problems of the prior art. According to the present invention, a method for initiating a funds transfer associated with an electronic greeting card includes the step of receiving certain data over the computer network from the sender. The received data includes a request to initiate a funds transfer associated with the electronic greeting card, a recipient identifier, a withdraw account identifier, and amount data representing an amount of money to be transferred from the

withdraw account to the deposit account. The method also includes the step of sending the recipient identifier, the withdraw account identifier and the amount data to a transaction processor over the computer network.

Embedded funds transfer data for completing the funds transfer is then received over the computer network from the transaction processor, and the electronic greeting card including the embedded funds transfer data is generated. After the greeting card has been generated, an electronic message is sent to the recipient over the computer network using the recipient identifier. The electronic message is intended to inform the recipient that the electronic greeting card has been generated.

According to another aspect of the present invention, the present invention also includes a method for delivering an electronic greeting card and completing a funds transfer associated with the electronic greeting card. The method includes the step of receiving certain data over the computer network from the recipient. The received data includes a request to receive a funds transfer associated with an electronic greeting card and a transaction identifier identifying the funds transfer associated with the electronic greeting card. The method also includes the step of transferring funds to a deposit account associated with the recipient. Further, the method includes the step of sending a confirmation of the funds transfer to the sender and the recipient over the computer network.

## BRIEF DESCRIPTION OF THE DRAWINGS

These and further features of the present invention will be apparent with reference to the following description and drawing, wherein:

FIG. 1 is a diagrammatic view of a system for sending money via electronic mail over a computer network according to the present invention;

FIG. 2 is a flow chart diagrammatically illustrating a method for sending money via electronic mail over a computer network using the money-mailing system of FIG. 1;

FIG. 3 is a flow chart diagrammatically illustrating a registration process for new senders and logging-in and authenticating process for previous senders of the money-mailing method of FIG. 2;

FIGS. 4A and 4B are flow charts diagrammatically illustrating a new customer authentication process of the money-mailing method of FIG. 2;

FIG. 5 is a flow chart diagrammatically illustrating a send money process of the money-mailing method of FIG. 2;

5 FIG. 6 is a flow chart diagrammatically illustrating a check authorization process of the money-mailing method of FIG. 2;

FIG. 7 is a flow chart diagrammatically illustrating a credit card authorization process of the money-mailing method of FIG. 2;

10 FIG. 8 is a flow chart diagrammatically illustrating a settlement process of the money-mailing method of FIG. 2;

FIG. 9 is a flow chart diagrammatically illustrating registration and/or login process for the receiver, a challenge question process, and a receive money process of the money-mailing method of FIG. 2;

15 FIG. 10 is a flow chart diagrammatically illustrating recipient an ACH account process, a credit card account process, and a paper check process of the money-mailing method of FIG. 2;

FIG. 11 is a block diagram showing typical sender-identification information used with the money-mailing system and method of FIGS. 1 and 2;

FIG. 12 is a block diagram showing typical bank-customer information used with the money-mailing system and method of FIGS. 1 and 2;

20 FIG. 13 is a block diagram showing typical bank-noncustomer information used with the money-mailing system and method of FIGS. 1 and 2;

FIG. 14 is a block diagram showing typical send-transaction information used with the money-mailing system and method of FIGS. 1 and 2;

25 FIG. 15 is a block diagram showing typical credit-card information used with the money-mailing system and method of FIGS. 1 and 2;

FIG. 16 is a flow chart diagrammatically illustrating a second embodiment of the money-mailing-method of FIG. 2;

30 FIG. 17 is a flow chart diagrammatically illustrating methods for sending and receiving money via an electronic greeting card over a computer network using the money-mailing system of FIG. 1;

FIGS. 18A-18B are flow charts illustrating various processes comprising the method of initiating a funds transfer associated with an electronic greeting card, generally depicted in FIG. 17;

FIGS. 19A-19D are flow charts illustrating various processes comprising the method for delivering an electronic greeting card and transferring associated funds, generally depicted in FIG. 17; and

FIG. 20 is a flow chart illustrating the steps of the settlement process of FIG 17.

#### DETAILED DESCRIPTION OF THE DRAWINGS

FIG. 1 illustrates a block diagram of a system 10 for sending money via electronic messaging or mail ("e-mail") over a computer network such as the Internet 12 according to a preferred embodiment of the present invention. It is noted that while the money-mailing system 10 of the present invention is particularly useful with the Internet 12 and is shown and described using the Internet 12, the money-mailing system 10 can be used in conjunction with other communications systems or networks, with or without a central management system, within the scope of the present invention such as, for example, centrally managed networks (e.g., America Online, Prodigy, etc.) local Area networks, wide area networks, point-to-point dial-up connections, and the like.

The illustrated money-mailing system 10 includes a main station 14 which is accessed by senders and receivers 16, 18 via the Internet 12 to send money e-mail, a bank 20 for performing financial transactions of the money-mailing system 10, an applicant validation network 22 for authenticating new customers, a check authorization network 24 for authorizing ACH transactions, a credit card authorization network 26 for authorizing credit card transactions, a greeting card web site 28 for including an electronic greeting card with e-mail when desired by the customer, and a merchant or gift certificate web site 30 for providing electronic gift certificates and/or goods for electronic gift certificates. The embodiments and methods for initiating and receiving greeting cards with "attached" funds are described in more detail below with reference to FIGS 17-20.

The main station 14 of the money-mailing system 10 preferably has at least one web server 32 for providing a web site 34, at least one database server 36 for providing a database 38

to process and store information, at least one local director 40 for connecting separate VLANs, and a backup system 42 for providing backup storage of data. The illustrated main station 14 includes two web servers 32 but any number of web servers 32 can be utilized to meet the required simultaneous use of the money-mailing system 10. Suitable web servers 32 are believed to be available from the Compaq Computer Company of Houston, Texas. The illustrated main station 14 includes one database server 36 but any number of database servers 36 can be utilized to meet the required simultaneous use of the money-mailing system 10. Suitable database servers 36 are believed to be available from Sun Microsystems, Inc. of Palo Alto, California. It is noted that the database server 36 is preferably separate from the web servers 32 for added security but all of the servers 32, 36 can be combined if desired. The illustrated servers 32, 36 are connected via a resource VLAN 44, a backup VLAN 46, and a private VLAN 48. The resource VLAN 44 is connected to an exit VLAN 50 through at least one local director 40. The illustrated main station 14 includes two local directors 40 but any number of local directors 40 can be utilized to meet the simultaneous use demands of the money-mailing system 10. Suitable local directors are available from Cisco Systems, Inc. of San Jose, California. Customers, such as the illustrated sender and receiver 16, 18, access the exit VLAN 50 via the Internet 12 in a conventional manner. Suitable firewalls are created and maintained by a suitable provider such as, for example, GTE Internetworking between the customers 16, 18 and the components of the main station 14. While a single sender 16 and a single receiver 18 are shown in FIG. 1, it is understood that many senders and receivers 16, 18 can access the money-mailing system 10 via the Internet 12 at the same time. The backup system 42 is in communication with the servers 32, 36 via the backup VLAN 46. A suitable backup system 42 is available from Legato Systems, Inc. of Palo Alto, California. The servers 32, 36 are in communication with the bank 20 through the private VLAN 48 as described in more detail hereinbelow.

The bank 20 includes a customer database 52 for storing data regarding customer accounts, a check printing service 54, such as what can be provided by the EDS Corporation, for processing and mailing paper checks, an ACH group 56 for processing ACH transactions, and a computer workstation 58 for communicating with various business partners. The bank components 52, 54, 56, 58 are in communication via a VLAN 60 and separated by a firewall created and maintained by a suitable provider such as, for example, GTE Internetworking. The

bank VLAN 60 is in communication with the private VLAN 48 of the main station 14 via a primary telecommunications line 62 and preferably at least one backup telecommunications line. The primary telecommunications line 62 is preferably a "wide band" line such as a T1 line or the like. The illustrated bank 20 also includes a customer service department 64 which is in communication with customers 66 and business partners 22, 24, 26 via voice telecommunications lines 68. The customer service department can alternatively be an external provider which can be in communications with customers and business partners via voice and data telecommunications lines and/or the Internet. It is noted that the term bank 20 as used in this specification and claims includes traditional banks as well as savings and loans, credit unions, and other such financial institutions which provide necessary banking functions such as ACH transactions.

The illustrated applicant validation network 22 is a business partner providing the service of authenticating new customers by providing fraud checks as known in the industry. The applicant validation network 22 is preferably a debit scoring system such as ChexSystems of the Deluxe Corporation of Shoreview, Minnesota. The illustrated applicant verification network 22 is in direct communication with the bank workstation 58 via a telecommunications line 70 but alternatively can be in direct communication with the servers 32, 36 via a secure Internet connection.

The illustrated check authorization network 24 is a business partner providing the service of authorizing ACH transactions. The check authentication network 24 is preferably a clearinghouse for ACH transactions such as eFunds of the Deluxe Corporation of Shoreview, Minnesota. The illustrated check authorization network 24 is in direct communication with the bank workstation 58 via a telecommunications line 72 but alternatively can be in direct communication with the servers 32, 36 via a secure Internet connection.

The illustrated credit card authorization network 26 is a business partner providing the service of authorizing credit card transactions. The credit card authorization network 26 is preferably an Internet based clearing house for credit card authorization such as CyberSource Corporation of San Jose, California, but can alternatively can be the credit card companies such as, for example, VISA and MASTERCARD. The illustrated credit card authorization network 26 is in direct communication with the database server 36 via a secure Internet connection.

The greeting card web site 28 is a business partner providing the service of including an electronic greeting card with e-mail when desired by the customer. The illustrated greeting card web site 28 is in direct communication with the web server 32 via a secure internet connection 76 but alternatively can be in direct communication with the web database 36.

The merchant or gift certificate web site 30 is a business partner providing a service such as providing goods or services to be purchased with the money or providing electronic gift certificates with the money for later purchase of goods or services. The illustrated merchant or gift certificate web site 30 is in direct communication with the web server 32 via a secure internet connection 78 but alternatively can be in direct communication with the web database 36.

### E-Mail Embodiment

FIGS. 2-10 illustrate a preferred method according to the present invention for sending money via e-mail over a computer network such as the Internet 12 using the money-mailing system 10 of FIG. 1. It is noted that while the servers 32, 36 and any other processors of the money-mailing system 10 are preferably provided with programming code adapted to perform the method described hereinbelow, there are many variations of the money-mailing method within the scope of the present invention. A first stage 100 of the money-mailing method is a web-site visiting process. The sender 16 visits the web site 34 of the money-mailing system 10 via the Internet 12. The web server 32 displays a web site or home page which provides information about the money-mailing system 10. When the sender 16 clicks on a "send money" button via a mouse, the sender 16 is requested to identify whether they are a first time sender using the money-mailing system 10. For first time senders, the money-mailing system 10 proceeds to a third stage 104 as described in detail hereinbelow. For previous senders, the money-mailing system 10 proceeds to a second stage 102.

The second stage 102 of the money-mailing system 10 is a logging-in and authenticating process for senders 16 who have previously sent money using the money-mailing system 10. As best shown in FIG. 3, if the sender 16 is not a first time sender, they are asked to enter their login name and their password which they previously provided as described in detail hereinbelow. The money-mailing system 10 authenticates the login name and the password input by the sender 16 to verify that the sender 16 is a customer in "good standing". If the login name and password

cannot be authenticated, the sender 16 is preferably given at least one additional try to input the information. If the login name and password are not authenticated within a predetermined number of retries, the web site 34 displays an "exit page" which preferably provides a phone number for the customer service department 64. If the sender 16 is authenticated to be a customer "not in good standing", the web site 34 displays an "exit page" which preferably provides a phone number of the customer service department 64. If the sender 16 is authenticated to be a customer in "good standing", the sender 16 is given the option of viewing a list of previous transactions they made through the money-mailing system 10, canceling a previous transaction if not beyond a predetermined point, or beginning a new transaction. The list of previous transactions preferably includes the status of each transaction, who the e-mail was sent to, how much money was sent, when a check was posted, when a check was cashed etc. The money-mailing system 10 then proceeds to a fifth stage 156 as described in detail hereinafter.

The third stage 104 of the money-mailing system 10 is a registration process for senders 16 who have not previously sent money using the money-mailing system 10. When the sender 16 is a first time sender, the web site 34 displays a "new sender page" and requests the sender 16 to register as a sender 16 by providing sender-identification information 106. FIG. 11 illustrates typical sender-identification information 106 such as, for example, first name 108, middle name 110, last name 112, suffix 114, network or e-mail address 116, login name 118, password 120, and password hint 122. Once the requested sender-identification information 106 is input, the sender clicks on a "done" button via a mouse to continue. The web site 34 displays a "disclosure page" showing a disclosure regarding the money-mailing system 10 and requests the sender 16 to read the disclosure and indicate whether they accept the terms of the disclosure. If the sender 16 does not accept the terms of the disclosure, the web site 34 displays the "exit page". If the sender 16 accepts the terms of the disclosure, the money-mailing system 10 proceeds to a fourth stage 124.

The fourth stage 124 of the money-mailing system 10 is a customer authentication process. Customer authentication is performed to identify customers which will most likely have check or credit card transactions denied prior to requesting a check or credit card authorization. The sender-identification information 106 which was provided by the sender 16 is authenticated

to approve or deny the sender 16 as a customer in "good standing". Preferably the sender's e-mail address 116 is validated prior to beginning the customer authentication process 124. The e-mail address 116 can be validated by simply sending an e-mail to the address, without making the sender 16 leave the web site 34, while the customer authentication process 124 proceeds in parallel. If the e-mail "bounces", i.e. a message is returned that the address cannot be located, the sender 16 is still at the web site 3 to enable corrective action.

As best shown in FIGS. 4A and 4B, the customer authentication process 124 preferably begins by inquiring whether the sender 16 is a current customer of the money-mailing-system bank 20. If the sender 16 is a customer of the money-mailing-system bank 20, the web site 34 displays a "bank-customer information page" and requests the sender 16 to input bank-customer information 126. FIG. 12 illustrates bank-customer information 126 such as, for example, an ATM card number 128, PIN 130, and social security number 132. Once the bank-customer information 126 is input, the sender 16 clicks a "done" button via a mouse to continue and the money-mailing system 10 begins to authenticate the bank-customer information 126 provided by the sender 16. If the bank-customer information 126 cannot be authenticated, the sender 16 is preferably given at least one additional try to input the bank-customer information 126. If the bank-customer information 126 fails to be authenticated in a predetermined number of retries, the web site 34 displays the "exit page" which preferably provides a phone number for the customer service department 64. If the bank-customer information 126 is authenticated, the sender 16 is stored in the data base 38 as a customer in "good standing".

If the sender 16 is not a current customer of the money-mailing-system bank 20, the web site displays a "bank-noncustomer information page" and requests the sender to input bank-noncustomer information 134. FIG. 13 illustrates typical bank-noncustomer information 134 such as, for example, social security number 142, city 144, state 146, zip code 148, driver's license/state I.D. number 150, issuing state 152, and date of birth 154. The money-mailing system 10 sends at least some of the bank-noncustomer information 134 to the applicant validation network 22 for approval of the sender 16 as a customer. If transmission of the bank-noncustomer information 134 is not successful, the web site 34 preferably displays a "technical difficulties page" and informs the sender 16 that the money-mailing 10 will e-mail the result of the customer approval inquiry when available. If the applicant validation network 22 denies the

sender, the web site 34 displays a "denial page" which preferably provides a phone number for the application validation network 22. If the application validation network 22 requires review and a risk decision, the web site 34 displays an "unable to process page" which informs the sender 16 that that the money-mailing system 10 will e-mail the result of the customer approval inquiry when available. Off line, the customer service department 64 of the bank 20 contacts the applicant validation network 22 to make a risk decision regarding the sender 16. If the sender 16 is subsequently denied, an e-mail is sent to the sender 16 informing them of the denial. If the sender 16 is subsequently approved, an e-mail is sent to the sender 16 informing them of the approval and inviting them to return to the money-mailing-system web site 34 to complete the transaction. The sender 16 is also stored in the database 38 as a customer in "good standing". If the applicant validation network 22 requires review because of invalid information 134 such as, for example, an invalid social security number 142 or an invalid driver's license number 150, the web site 34 displays a "review data screen" which displays the bank-noncustomer information 134 and requests the sender 16 to check the bank-noncustomer information 134. The sender 16 is preferably given at least one additional try to input the information 134. If the sender 16 is not approved after a predetermined number of retries, the web site 34 displays the "exit page" which preferably provides a phone number for applicant validation network 22. If the sender 16 is approved, the sender 16 is stored in the database as a customer in "good standing" and the money-mailing system 10 proceeds to the fifth stage 156.

The fifth stage 156 of the money-mailing system 10 is a send money process, that is, a process of obtaining information about the desired transaction. As best shown in FIG. 5, the web site 34 displays a "send money page" once the sender 16 is authenticated as a customer in "good standing". The "send money page" requests the sender 16 to provide send-transaction information 158. FIG. 14 illustrates typical send-transaction information 158 such as, for example, the receiver's name 160, the receiver's network or e-mail address 162, a challenge question 164, an expected response 166 to the challenge question 164, the amount of money 170 to be sent to the receiver 18, a subject or title 172 for the e-mail, and a message 174 to be included in the e-mail. The sender 16 is preferably given the opportunity to be linked to an network or e-mail directory to locate the receiver's e-mail address 162 if necessary. The receiver's e-mail address 162 is preferably stored in an address book for the sender's future

reference. Preferably, the sender 16 provides the challenge question 164 for the receiver 18 and at least one expected response 166 by the receiver 18. The challenge question 164 should be crafted such that only the sender 16 and the receiver 18 know the answer. Examples of suitable challenge questions 164 (such as, for example, where did we go to eat last Friday? or How much money did I e-mail to you last week?) should be displayed to the sender 16. The challenge question 164 provides an added level of security to ensure that the responding individual is the intended receiver 18 and not someone else who has access to the receiver's e-mail address 162. The sender 16 is also preferably given the opportunity to provide a message 174 to be included in the e-mail.

In the illustrated embodiment, the sender 16 is given the opportunity to attach an electronic greeting card to the e-mail. If the sender 16 chooses to attach an electronic greeting card, the greeting card web site 28 appears in the window and the sender 16 selects a desired greeting card. The sender 16 then clicks on a "done" button to return to the web page of the web site 34. The money-mailing system 10 preferably embeds a URL of the greeting card web site 28 in the text of the e-mail. It is noted that web sites of greeting card providers can also provide links to the money-mailing system 10 so that customers of the greeting card providers have an opportunity to send money with an electronic greeting card.

It is noted that the money-mailing method can alternatively be initiated from the greeting card site 28. While at the greeting card site 28, the customer is asked if they would like to send money with an electronic greeting card. If the customer chooses to send money, the money-mailing process is initiated. The customer can be visually or transparently transferred to the money-mailing web site 34.

In the illustrated embodiment, the sender 16 is also given the opportunity to send an electronic gift certificate to the receiver 18. If the sender chooses to send an electronic gift certificate, they can select a merchant or merchants where the electronic gift certificate can be used to purchase goods or services. Links can be provided to the merchant site 30 or a clearinghouse site 30 for gift certificates. It is noted that web sites 30 of merchants can provide links to the money-mailing system 10 to provide customers of the merchants an opportunity to send gift certificates to others.

It is noted that the money-mailing method can alternatively be initiated from the merchant or gift certificate web site 30. While at the merchant or gift certificate site 28, the customer is asked if they would like to send a gift certificate to a receiver 18. If the customer chooses to send a gift certificate, the money-mailing process is initiated. The customer can be visually or transparently transferred to the money-mailing web site 34.

As part of the fifth stage 156, the sender 16 is asked to identify what type of account the money is to be withdrawn from, that is to identify a withdraw account. The sender is preferably given the option of identifying a checking account or a credit card account as the withdraw account. When the sender 16 chooses to send money from a checking account, i.e. send a “virtual check”, the sender 16 is preferably given a choice of when the funds will be available to the receiver 18 such as, for example, by an “ordinary” check (available in about four days business days) or by an “express” check which is secured by a credit card account (available within about 24 hours).

If the sender 16 chooses an ordinary check, the web site 34 preferably displays an image of a check with fields for required information at typical locations. Once the withdraw account information has been provided such as, for example, bank number, account number, and check number, the web site 34 displays a “confirmation page” which shows information about the transaction including the amount of money to be withdrawn from the checking account. The amount of money to be withdrawn from the checking account is preferably the amount of money requested to be sent to the receiver 18 plus a transaction fee. Once the sender 16 confirms the information, the sender 16 clicks on a “send now” button via a mouse and the money-mailing system proceeds to a sixth stage 196.

The sixth stage 196 of the money-mailing system 10 is a check authorization process. As best shown in FIG. 6, if an ordinary check is being sent and it is not the first time the bank account number is being used by the money-mailing system 10, the data base 38 stores the ACH transaction in a daily batch file. If storage of the ACH transaction is not successful, the web site 34 displays a “technical difficulties page” and informs the sender 16 to come back to the web site 34 at a later time to complete the transaction. If storage of the ACH transaction is successful, the web site 34 displays a “confirmation page” which provides a transaction number and information of what will happen next and informs the sender 16 that they can exit the web site 34 or begin

another transaction. The money-mailing system 10 proceeds to the eighth stage as described in detail hereinbelow. The database 38 collects the daily batch entries and sends them to the bank ACH 56 which executes a debit to the sender's account and a credit to a bank holding or settlement account.

5 If an ordinary check is being sent and it is the first time the bank account number 128, 138 has been used by the money-mailing system 10, the check transaction is sent to the check authorization network 24 for approval. If transmission of the check transaction is not successful, the web site 34 preferably displays a "technical difficulties page" and informs the sender 16 that the money-mailing system 10 will e-mail the result of the check approval inquiry when available.

10 If the transmission is successful and the check authorization network 24 denies the transaction, the web site 34 displays a "denial page" which preferably provides a phone number for the check authorization network 24. If the transmission is successful and the check authorization network 24 requires review and discussion, the web site 34 displays an "unable to process page" which informs the sender 16 that the money-mailing system 10 will e-mail the result of the check approval inquiry when available. Off line, the customer service department 64 of the bank 20

15 contacts the check authorization network 24 to make a risk decision regarding the check transaction. If it is subsequently decided to deny the check transaction, an e-mail is sent to the sender 16 informing them of the denial. If it is subsequently decided to approve the check transaction, an e-mail is sent to the sender 16 informing them of the approval and confirming

20 completion of the transaction. If the transmission is successful and the check authorization network 24 requires review because of invalid information such as, for example, an invalid routing number, the web site 34 displays a "review data screen" which displays the information and requests the sender to verify the information. The sender 16 is preferably given at least one additional try to input the information. If the check transaction is not approved after a

25 predetermined number of retries, the web site 34 displays a "denial page" which preferably provides a phone number for the check authorization network 24. If the check transaction is approved, the money-mailing system 10 stores the check authorization network validation and the web site 34 displays a "confirmation screen" which provides a transaction number and information of what will happen next and informs the sender 16 that they can now exit the web

30 site 34 or begin another transaction. The money-mailing system 10 proceeds to the eighth stage

200 as described in detail hereinbelow. The check authorization network 24 debits the sender's account and credits a bank holding or settlement account.

If the sender 16 chooses an express check and they have credit-card-information 176 on file, the web site 34 preferably displays an image of a check with fields for required information at typical locations. Once the withdraw account information has been provided such as, for example, bank number, account number, and check number, the web site 34 displays a "confirmation page" which shows information about the transaction including the amount of money to be withdrawn from the checking account. The amount of money to be withdrawn from the checking account is preferably the amount of money requested to be sent to the receiver 18 plus a transaction fee. Once the sender 16 confirms the information, the sender 16 clicks on a "send now" button via a mouse and the money-mailing system 10 proceeds to a seventh stage 198 as described in detail hereinbelow.

If the sender 16 chooses an express check and they do not have credit-card information 176 on file, preferably displays an image of a check and a credit card with fields for required information at typical locations. Once the checking and credit card account information has been provided such as, for example, bank number, checking account number, check number, credit card number, and credit card expiration date, the web site 34 displays a "confirmation page" which shows information about the transaction including the amount of money to be withdrawn from the checking account or debited to the credit card account. The amount of money to be withdrawn from the checking account or debited to the credit card account is preferably the amount of money requested to be sent to the receiver 18 plus a transaction fee. Once the sender 16 confirms the information, the sender 16 clicks on a "send now" button via a mouse and the money-mailing system 10 proceeds to the seventh stage.

If the sender 16 chooses a credit card account and they have credit-card-information 176 for that account on file, the web site 34 displays a "confirmation page" which shows information about the transaction including the amount of money to be debited from the credit card account. The amount of money to be debited from the credit card account is preferably the amount of money requested to be sent to the receiver 18 plus a transaction fee. Once the sender 16 confirms the information, the sender 16 clicks on a "send now" button via a mouse and the money-mailing system 10 proceeds to a seventh stage 198 as described in detail hereinbelow.

If the sender 16 chooses a credit card and they do not have credit-card information 176 on file, the web site 34 displays a "credit-card information page" which requests the sender to input the credit-card information 176. FIG. 15 illustrates suitable credit-card information 176 such as, for example, credit card account number 178, expiration date 180, card verification value (CVV) 182, first and last names 184, 186 (as appearing on the card), street address 188, city 190, state 192, and zip code 194. Preferably, the web site 34 displays an image of a credit card with fields for the required information at typical locations. Once all of the fields are completed, the sender 16 clicks on a "next" button via a mouse and the web site 34 displays a "confirmation page" which shows information about the transaction including the amount of money to be debited from the credit card account. The amount of money to be debited from the credit card account is preferably the amount of money requested to be sent to the receiver 18 plus a transaction fee. Once the sender 16 confirms the information, the sender 16 clicks on a "send now" button via a mouse and the money-mailing system 10 proceeds to the seventh stage.

The seventh stage 198 of the money-mailing system 10 is a credit card authorization process. As best shown in FIG. 7, if an express check or credit card is requested, the web server 34 transmits the credit card transaction to the credit card authorization network 26. If the transmission of the credit card transaction is not successful, the web site 34 displays a "technical difficulties page" and informs the sender 16 that the credit card cannot be authorized at this time and that check funds can be available in four business days with an ordinary check transaction. If the sender 16 does not agree to the four day waiting period, the web site displays an "exit page". If the sender 16 agrees to the four day waiting period, the money-mailing system 10 proceeds to the sixth stage 196 as described in detail hereinabove 196 (the same as for an ordinary check). If the transmission of the credit card transaction is successful and the credit card transaction is denied, the web site 34 displays a 66 "credit card denial page" and informs the sender 16 that the check funds can be available in four business days. If the sender 16 does not agree to the four day waiting period, the web site 34 displays an "exit page". If the sender 16 agrees to the four day waiting period, the money-mailing system 10 proceeds to the sixth stage 196 as described in detail hereinabove (the same as for an ordinary check). If the transmission of the credit card transaction is successful and the credit card transaction is for an express check and is approved, the money-mailing system 10 proceeds to the sixth stage 196 as described in detail

hereinabove (the same as for an ordinary check). If the transmission of the credit card transaction is successful and the credit card transaction is for an ordinary credit card transaction and is approved, the money-mailing system 10 proceeds to the eighth stage 200.

5 The eighth stage 200 of the money-mailing system 10 is an e-mail sending process. The money-mailing system 10 sends an e-mail to the receiver 18 informing them of money sent from the sender 16 and providing instructions to go to the money-mailing-system web site 34 to receive the money. Preferably, the e-mail is provided with an embedded link (URL) to the money-mailing-system web site 34. The money-mailing system 10 also sends an e-mail to the sender 16 confirming that the e-mail with money has been sent to the receiver 18.

10 A ninth stage 202 of the of the money-sending system 10 is a settlement proecess. As best shown in FIG. 8, the check authorization network 24 and the bank ACH 56 send daily transaction reports to the bank 20. The database 36 reads the daily transaction reports and searches for matches between stored transactions of the money-mailing system 10 and funded or rejected transactions of the daily transaction reports. If a funded match is found, the web server 32 sends  
15 an e-mail to the sender 16 informing the sender 16 of the status of the transaction.

If a rejected match is found and it was an ordinary check, that is a check not secured with a credit card, the web server 34 sends an e-mail to the sender 16 and the receiver 18 informing each of them of the rejection. The money-mailing system 10 preferably blocks anyone using the account of the sender 16 from using the money-mailing system 10 again by flagging the account  
20 as belonging to a customer "not in good standing". If the funds have not been released to the receiver 18, the credit instruction to the receiver 18 is removed. If the funds have been released to the receiver 18 steps may be taken to legally recoup the released funds. For example, if the funds have been released to the receiver 18 and the funds were released via a paper check, the bank customer service department 64 may issue a stop payment order on the paper check.

25 If a rejected match is found and it was an express check transaction, that is a check transaction secured with a credit card, the web server 34 sends a debit transaction to the credit card authorization network 26. If the credit card transaction is denied, the web server 34 sends an e-mail to the sender 16 and the receiver 18 informing each of them of the rejection. The money-mailing system 10 preferably blocks anyone using the aceount of the sender 16 from  
30 using the money-mailing system 10 again by flagging the account as belonging to a customer

“not in good standing”. If the funds have not been released to the receiver 18, the credit instruction to the receiver 18 is removed. If the funds have been released to the receiver 18, steps may be taken to legally recoup the released funds. For example, if the funds have been released to the receiver 18 and the funds were released via a paper check, the bank customer service  
5 department 64 issues a stop payment order on the paper check. If the credit card transaction is approved, the funds are deposited into a settlement account. The database 36 reads the daily transaction reports and searches for a match between credit card and funded or rejected transactions of the daily transaction reports. When a funded match is found, the web server 32 sends an e-mail to the sender 16 informing the sender 16 of the status of the credit card  
10 transaction.

Tenth and eleventh stages 204, 206 of the money-mailing system 10 are respectively, an e-mail receiving process and a web-site visiting process. As best shown in FIG. 9, the receiver 18 preferably clicks on an embedded link to the web site 34 when the receiver 18 receives the e-mail informing them of the money sent from the sender 16. The web site 34 preferably displays  
15 a “home page” customized for receivers 18 and inquires whether the receiver 18 is a first time receiver from the money-mailing system 10.

A twelfth stage 208 of the money-mailing system 10 is a registration and/or login process for the receiver. If the receiver 18 is not a first time receiver, they are requested to enter their login name and password. The money-mailing system 10 then authenticates that the login name  
20 and the password input by the receiver 18 are for a customer in “good standing”. If the input information cannot be authenticated, the receiver 18 is preferably given at least one additional try to input the information. If the receiver 18 fails to be authenticated within a predetermined number of retries, the web site 34 displays an “exit page” which preferably provides a phone number for the customer service department 64. If the receiver 18 is authenticated, the money-  
25 mailing system 10 proceeds to a thirteenth stage 210 as described in detail hereinbelow.

If the receiver 18 is a first time receiver 18, the web site 34 displays a “new receiver page” and requests the receiver 18 to register as a receiver 18 by providing receiver-identification information which can be similar to the sender-identification information 106. Once the requested receiver-identification information is input, the receiver 18 clicks on a “done” button  
30 via a mouse to continue. The web site 34 then displays a “disclosure page” showing a disclosure

regarding the money-mailing system 10 and requests the receiver 18 to read the disclosure and indicate whether they accept the terms of the disclosure. If the receiver 18 does not accept the terms of the disclosure, the web site 34 displays the "exit page". If the receiver 18 accepts the terms of the disclosure, the money-mailing system 10 begins a process of authenticating the receiver-identification information provided by the receiver 18 to approve or deny the receiver 18 as a customer in "good standing". If the receiver 18 is authenticated, the money-mailing system 10 proceeds to the thirteenth stage 210. It is noted that the challenge question portion of the money-mailing method can be eliminated if desired such as, for example, when the sender 16 is sending money to a charitable organization.

The thirteenth stage 210 of the money-mailing system 10 is a challenge question process. Once the receiver 18 is authenticated as a customer in "good standing", the web site 34 displays the challenge question 164 and requests the receiver 18 to respond. If the receiver 18 fails to respond to the challenge question 164 with the valid response 166, the receiver 18 is preferably given at least one additional try to correctly respond. If the receiver 18 fails to correctly respond within a predetermined number of retries, the web site 34 displays an "exit page" which preferably provides a phone number for the customer service department 64. The money-mailing system 10 also sends an e-mail to the sender 16 informing them of the receiver's failure to correctly respond to the challenge question 164. If the receiver 18, correctly responds to the challenge question 164, the money-mailing system 10 proceeds to a fourteenth stage 212.

The fourteenth stage 212 of the money-mailing system 10 is a receive money process. If the receiver 18 correctly responds to the challenge question 164, the web site 34 displays a "deposit money page" and requests the receiver 18 to identify a deposit account for receiving the money, such as, for example, by electronic deposit to a checking or savings account (a direct deposit), a credit to a credit card account, or by paper check. Once the receiver 18 chooses deposit account, the receiver clicks on a "submit" button via a mouse and the money-mailing system 10 proceeds to a fifteenth stage 214 (if an electronic deposit), to a sixteenth stage 216 as described in detail hereinbelow (if a credit card credit), or to a seventeenth stage 218 as described in detail hereinbelow (if a paper check).

The fifteenth stage 214 of the money-mailing process 10 is an ACH account process. As best shown in FIG. 10, if an ACH transaction is selected by the receiver 18, the data base 38

stores the ACH transaction in the daily batch file. If storage of the ACH transaction is not successful, the web site 34 displays a "technical difficulties page" and informs the receiver 18 to come back to the web site 34 at a later time to complete the transaction. If storage of the ACH transaction is successful, the web site 34 displays a "confirmation page" which provides information of what will happen next and informs the receiver 18 that they can now exit the web site 34 or begin another transaction. Preferably, the receiver 18 is given the opportunity to send a "thank you" e-mail to the sender 16. The money-mailing system 10 proceeds to an eighteenth stage 220 as described in detail hereinbelow. The money-mailing-system database 38 collects the daily batch entries and sends them to the bank ACH 56 which executes a debit to the settlement account and a credit to the receiver's account.

The sixteenth stage 216 of the money-mailing process 10 is a credit card account process. If a credit to a credit card account is selected, the credit card transaction is sent to the credit card authentication network 26 to perform a "fraud check". If the transmission of the credit card transaction is not successful, the web site 34 displays a "technical difficulties page" and informs the receiver 18 to come back to the web site 34 at a later time to complete the transaction. If the transmission of the credit card transaction is successful and the credit card transaction is denied, the web site 34 displays a "credit card denied page" and preferably provides a customer service phone number or a message for the customer to contact his or her issuing bank. If the transmission of the credit card transaction is successful, and the credit card transaction is approved, the web site 34 displays a "confirmation page" which provides information of what will happen next and informs the receiver 18 that they can now exit the web site 34 or begin another transaction. Preferably, the receiver 18 is given the opportunity to send a "thank you" e-mail to the sender 16. The money-mailing system 10 proceeds to the eighteenth stage 220 as described in detail hereinbelow. The money-mailing-system database 38 collects the daily batch entries and sends them to the bank 20 which executes a debit to the settlement account and a credit to the receiver's account at the credit card issuing bank.

The seventeenth stage 218 of the money-mailing process 10 is a paper check process. If a paper check is chosen, the web site 34 captures the recipient's physical mailing address and displays a "confirmation page" which provides information of what will happen next and informs the receiver 18 that they can now exit the web site 34 or begin another transaction. Preferably,

the receiver 18 is given the opportunity to send a "thank you" e-mail to the sender 16. The money-mailing system database 38 sends a "cut check" request to the bank check printing service 254. The bank check printing service 254 sends a paper check to the receiver 18 via a physical mail service and the bank holding or settlement account is debited once the paper check is cashed. The paper check is preferably for the amount sent by the sender 16 less a check printing fee. The money-mailing system 10 proceeds to the eighteenth stage 220.

An eighteenth stage 220 of the money-sending system 10 is an e-mail sending process. The money-mailing system 10 sends an e-mail to the sender 16 and the receiver 18 confirming the status of the transaction. It is noted that the above-described money-mailing system 10 operates in a seamless manner and the identified divisions between the various stages is for descriptive purposes only. It is also noted that each of the stages and/or steps within each stage are not required for each transaction and each of the stages and/or steps within each stage can occur in a different order except as specifically noted.

FIG. 16 illustrates a second embodiment of the money-mailing method wherein the sender 16 (such as a customer or a charitable giver) sends e-mailed money to the receiver 18 (such as a merchant or a charitable organization) in response to an e-mailed invoice or request. The second embodiment of the money-mailing method can operate generally the same as described above with regard to the first embodiment except that the receiver 18 initiates the transaction rather than the sender 16. Therefore, this variation of the money-mailing system is particularly useful for merchants to send invoice e-mails to customers or charitable organizations to send solicitation e-mails to potential givers. An invoice e-mail to a sender 16 would preferably specify the amount of money to be sent to the receiver 18 while a solicitation e-mail from a charitable organization would preferably not specify the amount of money to be sent unless it is a notice or reminder of a previous pledge. In a receiver initiated transaction, the money deposited into the receiver's account is preferably the amount of money sent from the sender less a fee for initiating the transaction. The receiver 18 can preferably visit the web site 34 separate from an embedded link in the e-mail so that multiple transactions can be more easily processed. The web site 34 preferably has an "inbox" which lists all deposits for the receiver 18 to expedite batch processing of multiple deposits all at once.

It is apparent from the above description that the money-mailing system and method of the present invention enable one computer network user (the sender) to easily and rapidly send money to another computer network user (the receiver). Importantly, the receiver is not required to have a credit card merchant account and the sender is not required to have a credit card.

#### Greeting Card Embodiment

FIGS. 17-20 illustrate preferred methods according to the present invention for sending and receiving funds associated with an electronic greeting card over a computer network such as the Internet 12 using the money-mailing system 10 of FIG. 1. The methods of the present invention directed to transferring funds associated with an electronic greeting card include a method for initiating a funds transfer associated with an electronic greeting card, the steps of which are generally referred to at 1710, and a method for delivering an electronic greeting card and transferring associated funds, the steps of which are generally referred to at 1730.

The method for initiating a funds transfer associated with an electronic greeting card generally includes steps 1712-1722. The first stage 1712 of the electronic greeting card initiation method 1710 is a web-site visiting process. The sender 16 visits the electronic greeting card web site 28 of the money-mailing system 10 via the Internet 12.

The second stage 1714 of the electronic greeting card initiation method 1710 is a greeting card request process which enables senders 16 to request an electronic greeting card to be sent with an authorization to transfer funds to the recipient, effectively "attaching" the funds to the electronic greeting card. The greeting card request process is shown in more detail with reference to FIG. 18A. According to the greeting card request process, the sender 16 selects an electronic greeting card to send. The sender 16 elects to "attach" money to the selected electronic greeting card and provides the recipient's e-mail address, the amount and an optional security question and response. The customer is then provided with a checkout process which, once completed, concludes the greeting card request process.

The next stage of the electronic greeting card initiation method 1710 is a credit card authorization process 1716. As further shown in FIG 18A, the greeting card e-mail server submits the credit card information in an authentication request to a third party for authentication. Upon receiving approval from the third party, a credit card approval page is

displayed to sender 16 and the electronic greeting card initiation process 1710 continues. If the authentication request is denied, a credit card denial page is presented to sender 16, and the electronic greeting card initiation process 1710 is aborted.

5 The fourth stage of the electronic greeting card initiation method 1710 is a process which sends transaction data to a transaction processor 1718. That process is illustrated in more detail in FIG. 18A. The first step of the process is performed by the electronic greeting card provider which creates a transaction record based on the information provided by sender 16. The electronic greeting card provider transmits the transaction record to database server 38. Database server 38 returns a signal indicating whether the transaction was successfully received and  
10 stored. If the signal indicates that the transaction was not successfully received and stored, the electronic greeting card provider stages the transmission to be resubmitted. If the transaction was successfully received and stored, the electronic greeting card initiation process 1710 continues.

The fifth stage of the electronic greeting card initiation method 1710 is the URL creation process 1720, shown in more detail in FIG. 18B. The steps of process 1720 are performed using  
15 database server 38, and include opening two ACH batch records and recording transaction details for money required from the electronic greeting card provider. The amount of money to be transferred to the recipient 18 and the amount of revenue for the transaction are recorded. A unique tracking URL is then created for transmission to the recipient 18. The URL is transmitted  
20 to the electronic greeting card provider, and a signal is returned indicating whether the transmission was successful. If the transmission of the URL was not successful, database server 38 stages the transmission to be resubmitted. If the transmission was successful, the electronic greeting card initiation process 1710 continues.

The electronic greeting card initiation method 1710 concludes with a send greeting card  
25 process 1722, shown in more detail in FIG. 18B. The electronic greeting card provider prepares the electronic greeting card based on the information collected from sender 16 and the unique tracking URL received from database server 38. To conclude the process, the electronic greeting card provider sends a notice via e-mail to recipient 18 to inform the recipient of the electronic greeting card.

Referring back to FIG 17, the method for delivering an electronic greeting card and transferring associated funds generally includes steps 1732-1746. In the first stage of the method, shown in detail in FIG 19A, recipient 18 receives the e-mail notification from the electronic greeting card provider and follows the embedded link to view the electronic greeting card. The electronic greeting card provider displays the card, including a message and an embedded link enabling recipient 18 to receive the "attached" funds. By following the embedded link displayed in the electronic greeting card, recipient 18 is connected to the transaction processor's web site. Preferably, a co-branded sign-in screen is displayed.

The third stage of the method for delivering an electronic greeting card and transferring associated funds 1730 is a registration and/or login process for the recipient 18. As shown in FIG 19B, if the recipient 18 is not a first time recipient, he/she is requested to enter his/her login name and password. The money-mailing system 10 then authenticates that the login name and the password input by the recipient 18 are for a customer in "good standing". If the input information cannot be authenticated, the recipient 18 is preferably given at least one additional try to input the information. If the recipient 18 fails to be authenticated within a predetermined number of retries, the web site 34 displays an "exit page" which preferably provides a phone number for the customer service department 64. If the recipient 18 is authenticated, the money-mailing system 10 proceeds to the challenge question process 1738.

With continuing reference to FIG 19B, if the recipient 18 is a first time recipient 18, the web site 34 displays a "new recipient page" and requests the recipient 18 to register as a recipient 18 by providing recipient-identification information which can be similar to the sender-identification information 106. Once the requested recipient-identification information is input, the recipient 18 clicks on a "done" button via a mouse to continue. The web site 34 then displays a "disclosure page" showing a disclosure regarding the money-mailing system 10 and requests the recipient 18 to read the disclosure and indicate whether they accept the terms of the disclosure. If the recipient 18 does not accept the terms of the disclosure, the web site 34 displays the "exit page". If the recipient 18 accepts the terms of the disclosure, the money-mailing system 10 begins a process of authenticating the recipient-identification information provided by the recipient 18 to approve or deny the recipient 18 as a customer in "good standing". If the recipient 18 is authenticated, the money-mailing system 10 proceeds to the

challenge question process 1738. It is noted that the challenge question portion of the money-mailing method can be eliminated if desired such as, for example, when the sender 16 is sending money to a charitable organization.

According to the challenge question process 1738, once the recipient 18 is authenticated  
5 as a customer in "good standing", the web site 34 displays the challenge question 164 and requests the recipient 18 to respond. If the recipient 18 fails to respond to the challenge question 164 with the valid response 166, the recipient 18 is preferably given at least one additional try to correctly respond. If the recipient 18 fails to correctly respond within a predetermined number of  
10 retries, the web site 34 displays an "exit page" which preferably provides a phone number for the customer service department 64. The money-mailing system 10 also sends an e-mail to the sender 16 informing them of the recipient's failure to correctly respond to the challenge question 164. If the recipient 18, correctly responds to the challenge question 164, the money-mailing system 10 proceeds to the receive money process 1740.

If the recipient 18 correctly responds to the challenge question 164, the web site 34  
15 displays a "deposit money page" and requests the recipient 18 to identify a deposit account for receiving the money, such as, for example, by electronic deposit to a checking or savings account (a direct deposit), a credit to a credit card account, or by paper check. Once the recipient 18 chooses deposit account, the recipient clicks on a "submit" button via a mouse and the money-mailing system 10 proceeds to the appropriate process (ACH process 1742, paper check process  
20 1744 or credit card process 1746) depending on the recipient's payment selection.

Referring now to FIG 19D, if an ACH transaction is selected by the recipient 18, the data base 38 stores the ACH transaction in the daily batch file. If storage of the ACH transaction is not successful, the web site 34 displays a "technical difficulties page" and instructs the recipient 18 to come back to the web site 34 at a later time to complete the transaction. If storage of the  
25 ACH transaction is successful, the web site 34 displays a "confirmation page" which provides information of what will happen next and instructs the recipient 18 to exit the web site 34 or begin another transaction. Preferably, the recipient 18 is given the opportunity to send a "thank you" e-mail or electronic greeting card to the sender 16. Once the "confirmation page" is displayed, the database 36 sends confirmation e-mail messages to the sender 16 and recipient 18  
30 informing them that the transaction is complete. The money-mailing-system database 38 collects

the daily batch entries and sends them to the bank ACH 56 which executes a debit to the settlement account and a credit to the receiver's account.

If the recipient 18 chooses to receive a paper check, the money mailing system 10 prompts the recipient 18 for a physical mailing address and executes the paper check process 1744. As shown in FIG 19C, the money-mailing system database 38 sends a "cut check" request to a third party check processing facility or the bank check printing service 254. The third party check processing facility or the bank check printing service 254 sends a paper check to the recipient 18 via a physical mail service and the bank holding or settlement account is debited once the paper check is cashed. The paper check is preferably for the amount sent by the sender 16 less a check printing fee. Optionally, the recipient 18 may be given the opportunity to send a "thank you" e-mail or electronic greeting card to the sender 16.

If a credit to a credit card account is selected, credit card process 1746 shown in detail in FIG 19D is executed. The credit card transaction is sent to the credit card authentication network 26 to perform a "fraud check". If the transmission of the credit card transaction is not successful, the web site 34 displays a "technical difficulties page" and instructs the recipient 18 to come back to the web site 34 at a later time to complete the transaction. If the transmission of the credit card transaction is successful and the credit card transaction is denied, the web site 34 displays a "credit card denied page" and preferably provides a phone number for the credit card authorization network 26. If the transmission of the credit card transaction is successful, and the credit card transaction is approved, the credit card authorization network collects the daily batch entries and sends them to the bank 20 which executes a debit to the settlement account and a credit to the receiver's account at the credit card issuing bank. The web site 34 then displays a "confirmation page" which provides information of what will happen next and informs the recipient 18 that he/she can now exit the web site 34 or begin another transaction.

The money-mailing system 10 then sends an e-mail to the sender 16 and the recipient 18 confirming the status of the transaction. It is noted that the above-described money-mailing methods operate in a seamless manner and the identified divisions between the various stages is for descriptive purposes only. It is also noted that each of the stages and/or steps within each stage are not required for each transaction and each of the stages and/or steps within each stage can occur in a different order except as specifically noted.

At the conclusion of the credit card process 1746, the recipient 18 is preferably given the opportunity to send a "thank you" e-mail or electronic greeting card to the sender 16. Upon concluding the ACH process 1742, the paper check process 1744 or the credit card process 1746, the money-mailing system 10 executes the settlement process 1760.

Referring now to FIG 20, there is a detailed illustration of the steps of settlement process 1760. At various intervals throughout a day, ACH debit batches that draw funds from the electronic greeting card provider are closed. An ACH debit is initiated against the account of the electronic greeting card provider. If the transmission is successful, an account of the transaction provider is credited, otherwise the transmission is resubmitted. At various times throughout a day, a settlement report is generated to report daily activity for the electronic greeting card provider. Preferably, both revenue and recipient values are generated and included in the reports. The settlement process concludes with a reconciliation of the ACH transfers.

It is apparent from the above description that the money-mailing system and method of the present invention enable one computer network user (the sender) to easily and rapidly send money to another computer network user (the receiver) by "attaching" the funds to an electronic message or electronic greeting card. Importantly, the receiver is not required to have a credit card merchant account and the sender is not required to have a credit card.

Although particular embodiments of the invention have been described in detail, it is understood that the present invention is not limited correspondingly in scope, but includes all changes and modifications known to those skilled in the art and all changes and modifications coming within the spirit and terms of the claims appended hereto.

**WHAT IS CLAIMED IS:**

1           1.     A method for initiating a funds transfer associated with an electronic greeting  
2     card, the method comprising the steps of:  
3           receiving over the computer network from the sender:  
4                 a request to initiate a funds transfer associated with an electronic greeting card;  
5                 a recipient identifier identifying the owner of a deposit account;  
6                 a withdraw account identifier identifying a withdraw account from which money  
7                         is to be transferred; and  
8                 amount data representing an amount of money to be transferred from the  
9                         withdraw account to the deposit account;  
10          sending to a transaction processor over the computer network:  
11                 the recipient identifier;  
12                 the withdraw account identifier; and  
13                 the amount data;  
14          receiving over the computer network from the transaction processor embedded funds  
15                 transfer data for completing the funds transfer;  
16          generating the electronic greeting card including embedded funds transfer data; and  
17          sending an electronic message to the receiver over the computer network using the  
18                 recipient identifier to inform the recipient that the electronic greeting card has  
19                 been generated.

1           2.     A method for delivering an electronic greeting card and completing a funds  
2 transfer associated with the electronic greeting card, the method comprising the steps of:  
3         receiving over a computer network from the recipient:  
4             a request to receive a funds transfer associated with the electronic greeting card;  
5             and  
6             a transaction identifier identifying the funds transfer associated with the electronic  
7             greeting card;  
8         transferring funds to a deposit account associated with the recipient; and  
9         sending a confirmation of the funds transfer to the sender and the recipient over the  
10        computer network.

1           3.     The method of claim 2, further including the step of authenticating a funds  
2 transfer from a withdraw account associated with a credit card.

1           4.     The method of claim 2, wherein the step of transferring includes the step of  
2 generating a paper check.

1           5.     The method of claim 2, further including the step of registering the recipient as a  
2 valid user.

1           6.     The method of claim 2, wherein the step of receiving includes:  
2         receiving from the recipient a user identifier and password; and  
3         wherein the method further including the step verifying that the recipient is a valid  
4         user based on the user identifier and password.

1           7.     The method of claim 2 further including the steps of:  
2         receiving from the recipient a request to send a thank-you message to the sender;  
3         receiving from the recipient text of the thank-you message; and

4                    sending an electronic message including the text of the thank-you message to the  
5                    sender over the computer network.

1           8.     An apparatus for initiating a funds transfer associated with an electronic greeting  
2 card, the apparatus comprising:  
3           a processor;  
4           a memory connected to said processor storing a program to control the operation of said  
5 processor;  
6           the processor operative with the program in the memory to:  
7           receive over the computer network from the sender:  
8                 a request to initiate a funds transfer associated with an electronic greeting card;  
9                 a recipient identifier identifying the owner of a deposit account;  
10                a withdraw account identifier identifying a withdraw account from which money  
11                   is to be transferred; and  
12                amount data representing an amount of money to be transferred from the  
13                   withdraw account to the deposit account;  
14           send to a transaction processor over the computer network:  
15                the recipient identifier;  
16                the withdraw account identifier; and  
17                the amount data;  
18           receive over the computer network from the transaction processor embedded funds  
19                transfer data for completing the funds transfer;  
20           generate the electronic greeting card including embedded funds transfer data; and  
21           send an electronic message to the receiver over the computer network using the recipient  
22                identifier to inform the recipient that the electronic greeting card has been  
23                generated.

1           9.     An apparatus for delivering an electronic greeting card and completing a funds  
2 transfer associated with the electronic greeting card, the apparatus comprising:

3           a processor;

4           a memory connected to said processor storing a program to control the operation of said  
5 processor;

6           the processor operative with the program in the memory to:

7           receive over a computer network from the recipient:

8                 a request to receive a funds transfer associated with the electronic greeting card;

9                 and

10            a transaction identifier identifying the funds transfer associated with the electronic  
11            greeting card;

12           transfer funds to a deposit account associated with the recipient; and

13           send a confirmation of the funds transfer to the sender and the recipient over the computer  
14           network.

1           10.    The apparatus of claim 9, wherein the processor is further operative with the  
2 program in the memory to authenticate a funds transfer from a withdraw account associated with  
3 a credit card.

1           11.    The apparatus of claim 9, wherein the processor is further operative with the  
2 program in the memory to request generation of a paper check.

1           12.    The apparatus of claim 9, wherein the processor is further operative with the  
2 program in the memory to register the recipient as a valid user.

1           13.    The apparatus of claim 9, wherein the processor is further operative with the  
2 program in the memory to:

3                 receive from the recipient a user identifier and password; and

4                 verify that the recipient is a valid user based on the user identifier and password.

1           14.     The apparatus of claim 9, wherein the processor is further operative with the  
2     program in the memory to:  
3                 receive from the recipient a request to send a thank-you message to the sender;  
4                 receive from the recipient text of the thank-you message; and  
5                 send an electronic message including the text of the thank-you message to the  
6     sender over the computer network.

1           15.    An apparatus for initiating a funds transfer associated with an electronic greeting  
2 card, the apparatus comprising:  
3           means for receiving over the computer network from the sender:  
4                a request to initiate a funds transfer associated with an electronic greeting card;  
5                a recipient identifier identifying the owner of a deposit account;  
6                a withdraw account identifier identifying a withdraw account from which money  
7                is to be transferred; and  
8                amount data representing an amount of money to be transferred from the  
9                withdraw account to the deposit account;  
10          means for sending to a transaction processor over the computer network:  
11               the recipient identifier;  
12               the withdraw account identifier; and  
13               the amount data;  
14          means for receiving over the computer network from the transaction processor embedded  
15          funds transfer data for completing the funds transfer;  
16          means for generating the electronic greeting card including embedded funds transfer data;  
17 and  
18          means for sending an electronic message to the receiver over the computer network using  
19          the recipient identifier to inform the recipient that the electronic greeting card has  
20          been generated.

1           16.     An apparatus for delivering an electronic greeting card and completing a funds  
2 transfer associated with the electronic greeting card, the apparatus comprising:  
3           means for receiving over a computer network from the recipient:  
4                 a request to receive a funds transfer associated with the electronic greeting card;  
5                 and  
6                 a transaction identifier identifying the funds transfer associated with the electronic  
7                 greeting card;  
8           means for transferring funds to a deposit account associated with the recipient; and  
9           means for sending a confirmation of the funds transfer to the sender and the recipient over  
10           the computer network.

1           17.     The apparatus of claim 16, further including means for authenticating a funds  
2 transfer from a withdraw account associated with a credit card.

1           18.     The apparatus of claim 16, further including means for requesting generation of a  
2 paper check.

1           19.     The apparatus of claim 16, further including means for registering the recipient as  
2 a valid user.

1           20.     The apparatus of claim 16, further including:  
2                 means for receiving from the recipient a user identifier and password; and  
3                 means for verifying that the recipient is a valid user based on the user identifier  
4                 and password.

1           21.     The Apparatus of claim 16 further including:  
2                 means for receiving from the recipient a request to send a thank-you message to  
3                 the sender;  
4                 means for receiving from the recipient text of the thank-you message; and

5 means for sending an electronic message including the text of the thank-you  
6 message to the sender over the computer network.

22. A computer-readable storage medium encoded with processing instructions for implementing a method for initiating a funds transfer associated with an electronic greeting card, the processing instructions for directing a computer to perform the steps of:

receiving over the computer network from the sender:

a request to initiate a funds transfer associated with an electronic greeting card;

a recipient identifier identifying the owner of a deposit account;

a withdraw account identifier identifying a withdraw account from which money

is to be transferred; and

amount data representing an amount of money to be transferred from the

withdraw account to the deposit account;

sending to a transaction processor over the computer network:

the recipient identifier;

the withdraw account identifier; and

the amount data;

receiving over the computer network from the transaction processor embedded funds

transfer data for completing the funds transfer;

generating the electronic greeting card including embedded funds transfer data; and

sending an electronic message to the receiver over the computer network using the

recipient identifier to inform the recipient that the electronic greeting card has

been generated.

23. A computer-readable storage medium encoded with processing instructions for implementing a method for delivering an electronic greeting card and completing a funds transfer associated with the electronic greeting card, the processing instructions for directing a computer to perform the steps of:

receiving over a computer network from the recipient:

a request to receive a funds transfer associated with the electronic greeting card;

and

a transaction identifier identifying the funds transfer associated with the electronic greeting card;

transferring funds to a deposit account associated with the recipient; and

sending a confirmation of the funds transfer to the sender and the recipient over the computer network.

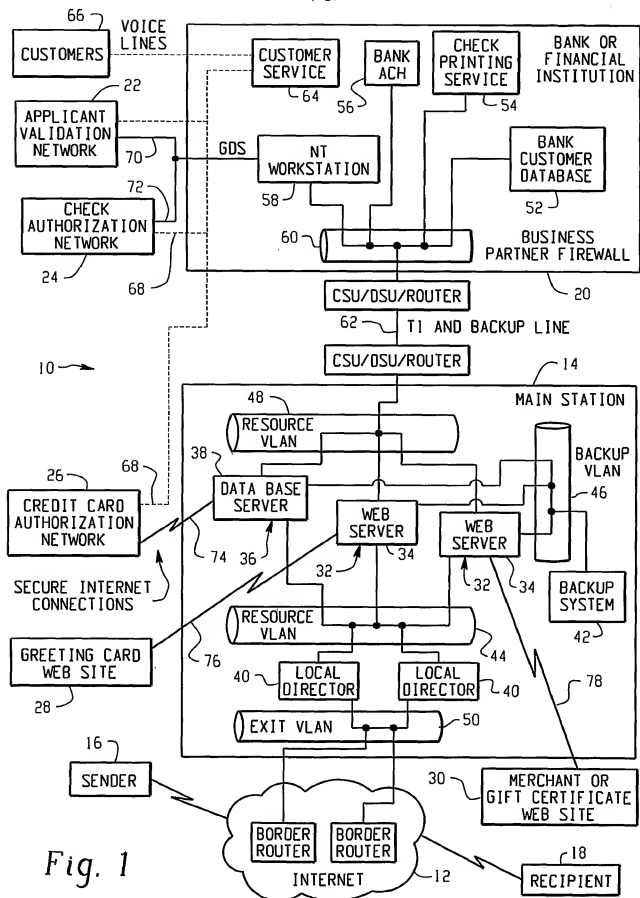


Fig. 1

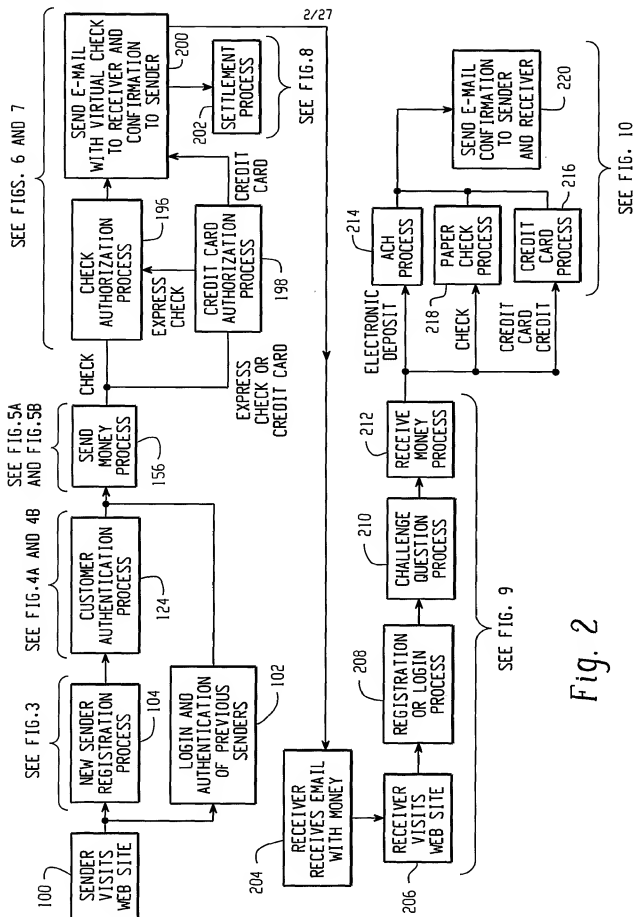
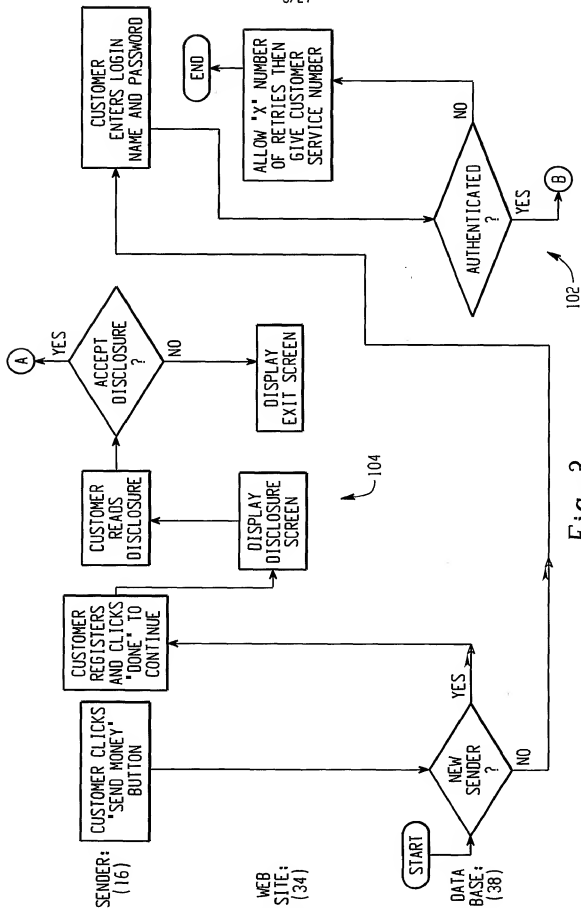
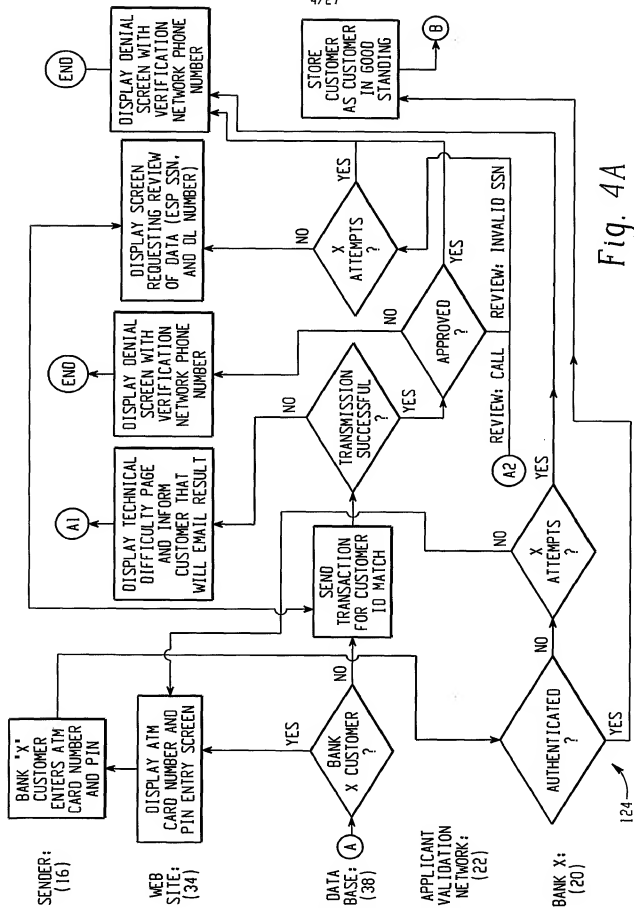


Fig. 2

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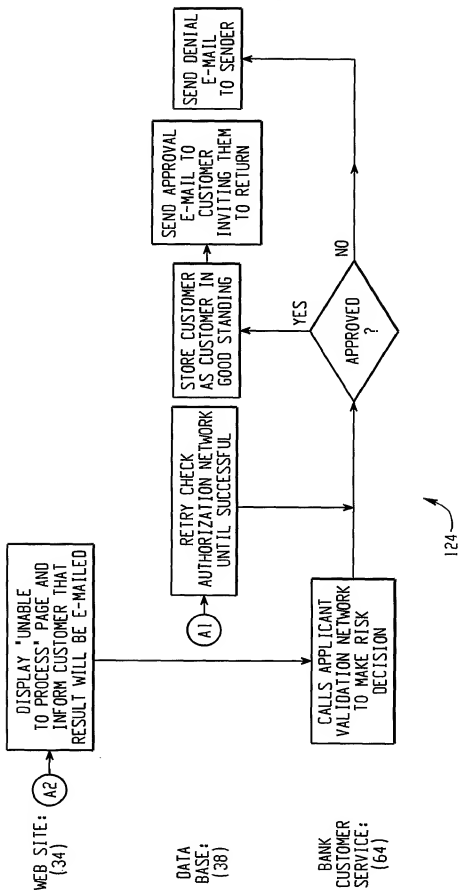
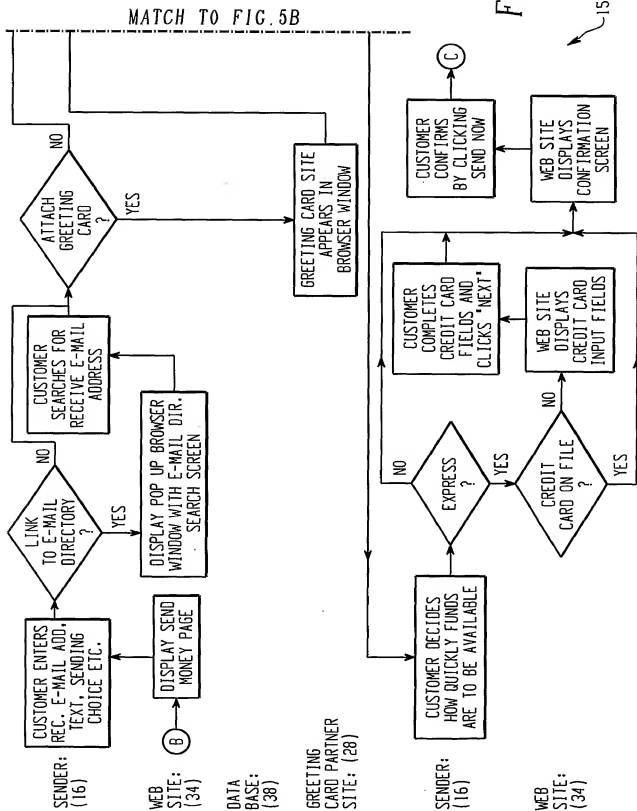


Fig. 4B

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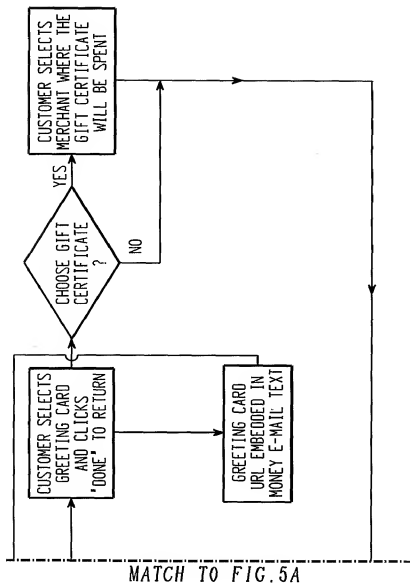


Fig. 5B

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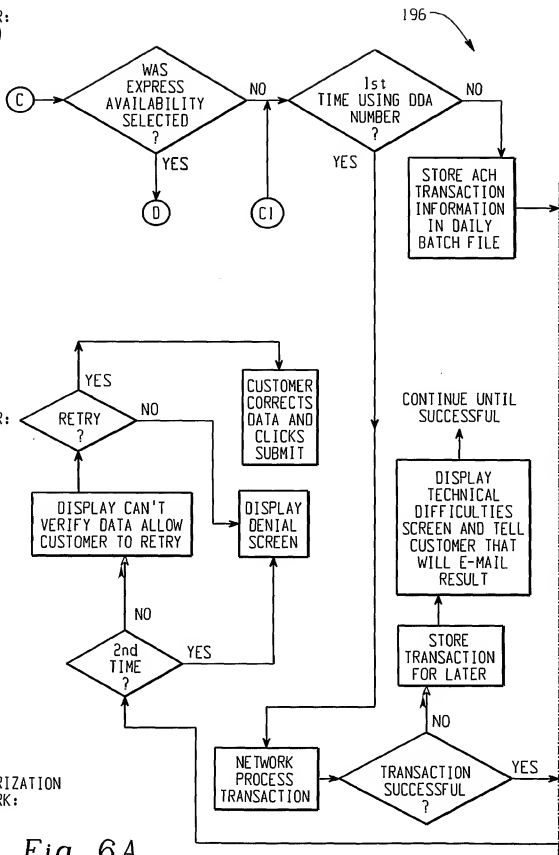
SENDER:  
(16)WEB  
SITE:  
(34)DATA  
BASE:  
(38)BANK  
ACH:  
(56)SENDER:  
(16)WEB  
SITE:  
(34)DATA  
BASE:  
(38)CHECK  
AUTHORIZATION  
NETWORK:  
(24)

Fig. 6A

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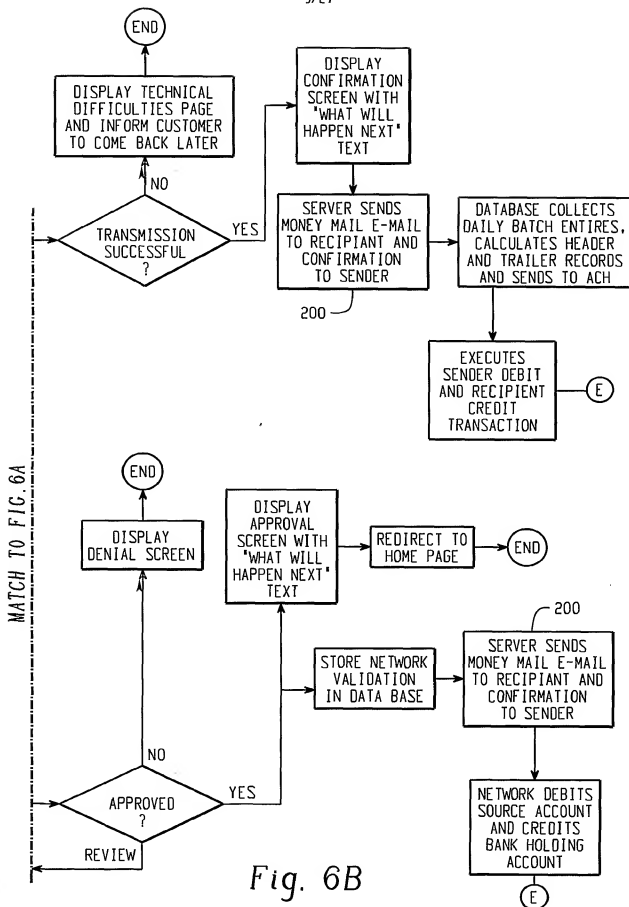


Fig. 6B

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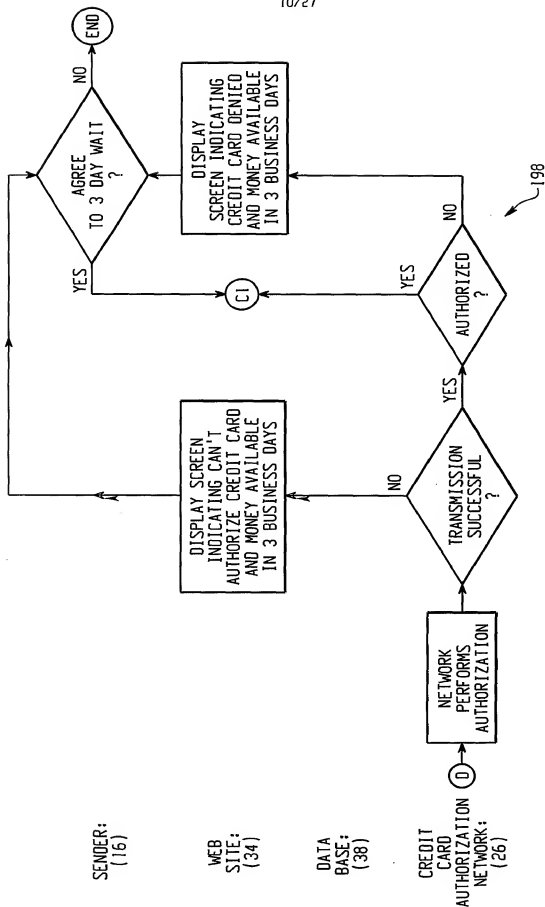


Fig. 7

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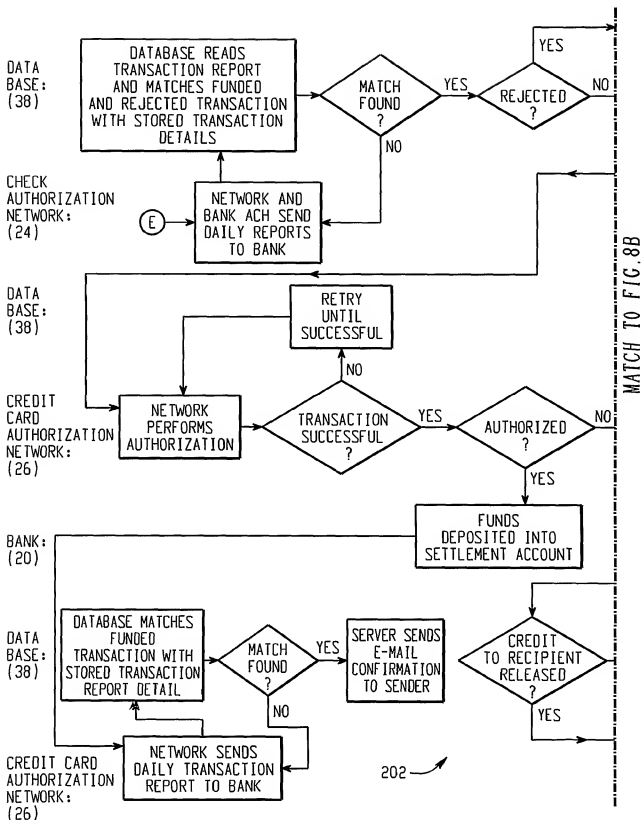
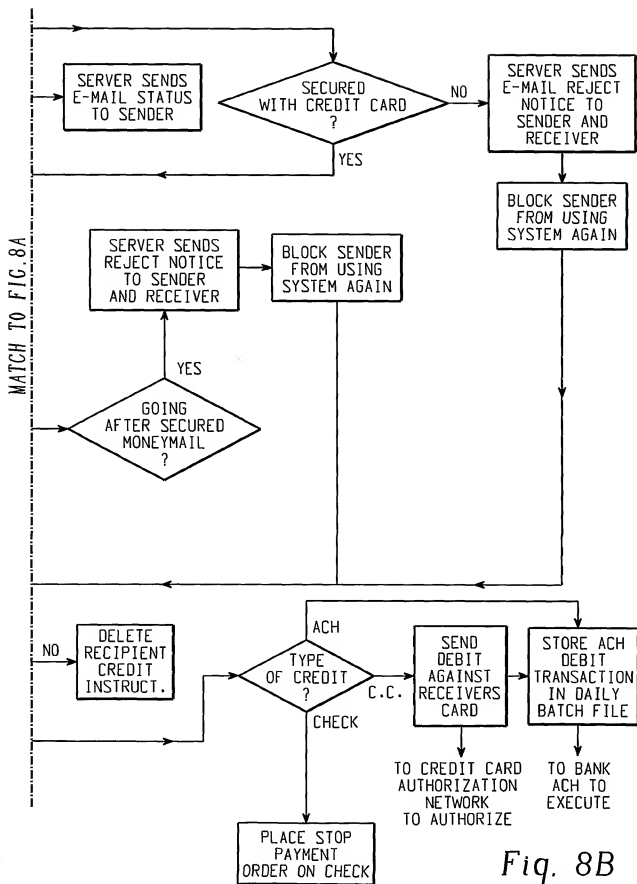


Fig. 8A

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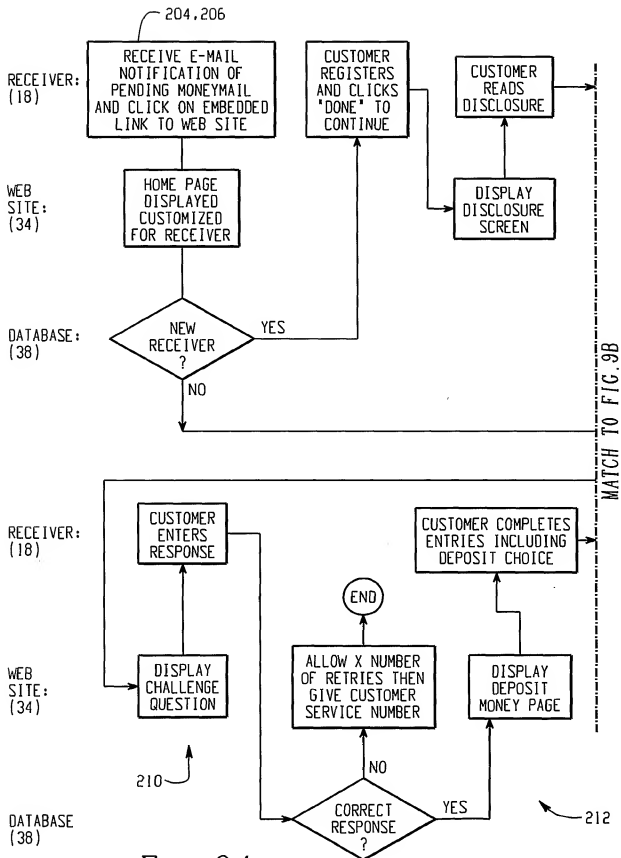
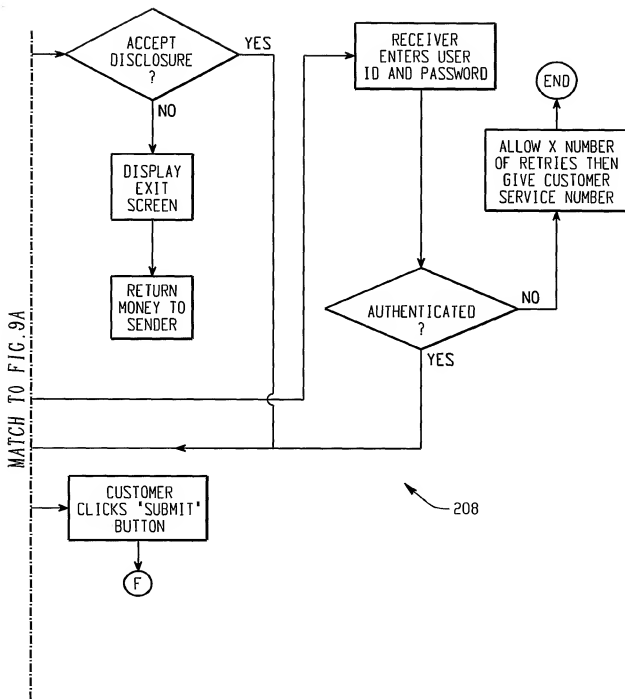


Fig. 9A

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*Fig. 9B*

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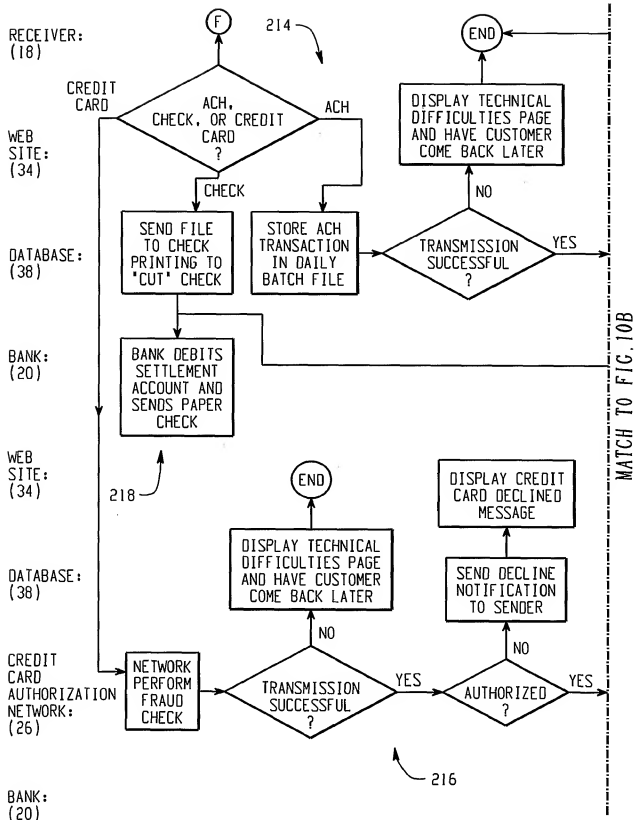


Fig. 10A

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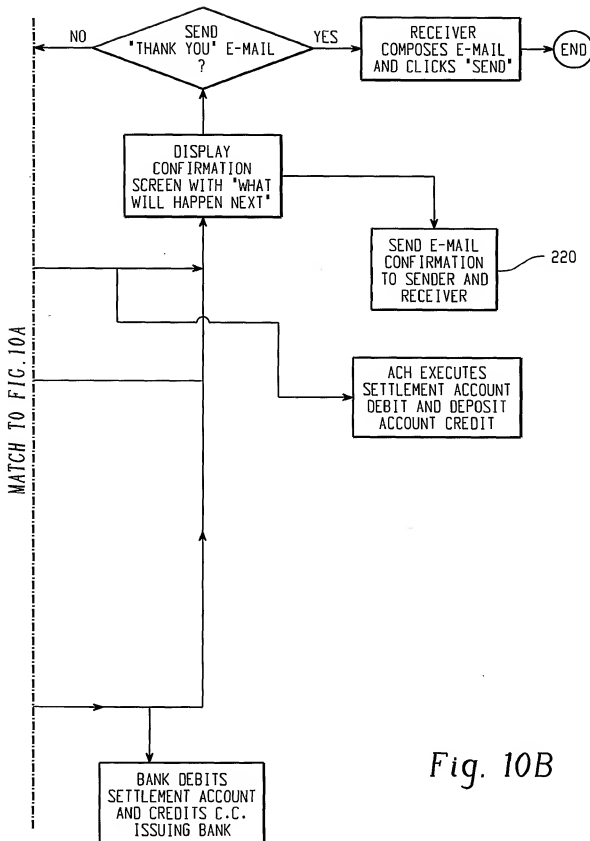


Fig. 10B

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SENDER-IDENTIFICATION INFORMATION

FIRST NAME	108
MIDDLE NAME	110
LAST NAME	112
SUFFIX (OPTIONAL)	114
E-MAIL ADDRESS	116
LOGIN NAME	118
PASSWORD	120
PASSWORD HINT (OPTIONAL)	122

106

*Fig. 11*

BANK-CUSTOMER INFORMATION

BANK CARD NUMBER	128
PIN	130
SOCIAL SECURITY NUMBER	132

126

*Fig. 12*

BANK-NONCUSTOMER INFORMATION

SOCIAL SECURITY NUMBER	142
CITY	144
STATE	146
ZIP CODE	148
DRIVER'S LIC./STATE I.D. NUMBER	150
DRIVER'S LICENSE STATE	152
DATE OF BIRTH	154

134

*Fig. 13*

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SEND-TRANSACTION INFORMATION

RECEIVER'S NAME	160
RECEIVER'S E-MAIL ADDRESS	162
CHALLENGE QUESTION	164
EXPECTED CHALLENGE RESPONSE	166
AMOUNT OF MONEY SENDING	170
E-MAIL SUBJECT	172
E-MAIL MESSAGE (OPTIONAL)	174

158

*Fig. 14*

CREDIT CARD INFORMATION

CREDIT CARD ACCOUNT NUMBER	178
EXPIRATION DATE	180
CARD VERIFICATION VALUE (CVV)	182
FIRST NAME	184
LAST NAME	186
STREET ADDRESS	188
CITY	190
STATE	192
ZIP CODE	194

176

*Fig. 15*

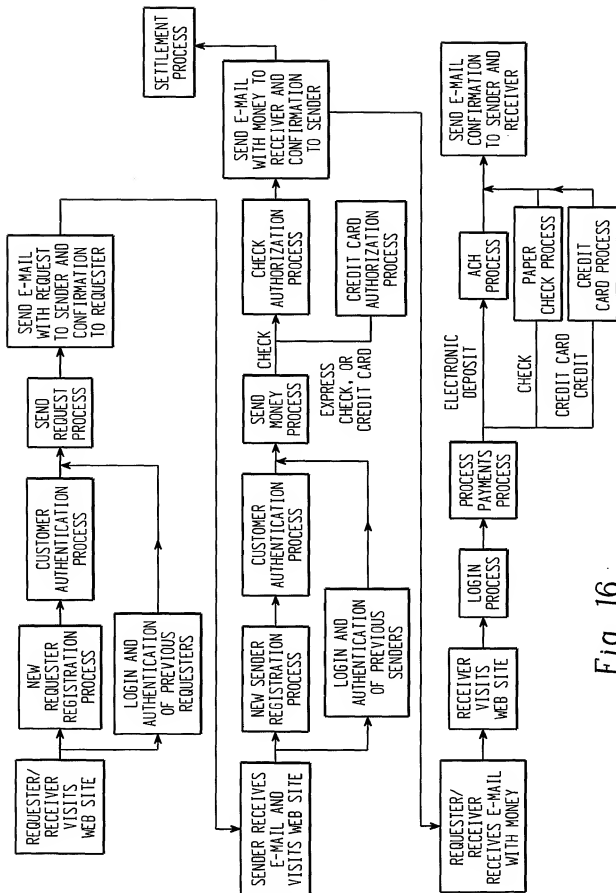
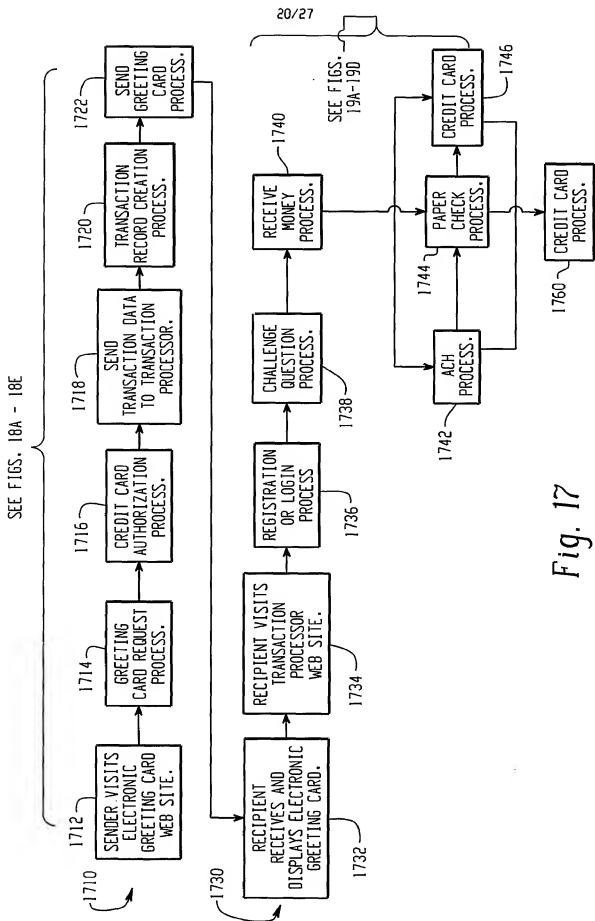


Fig. 16



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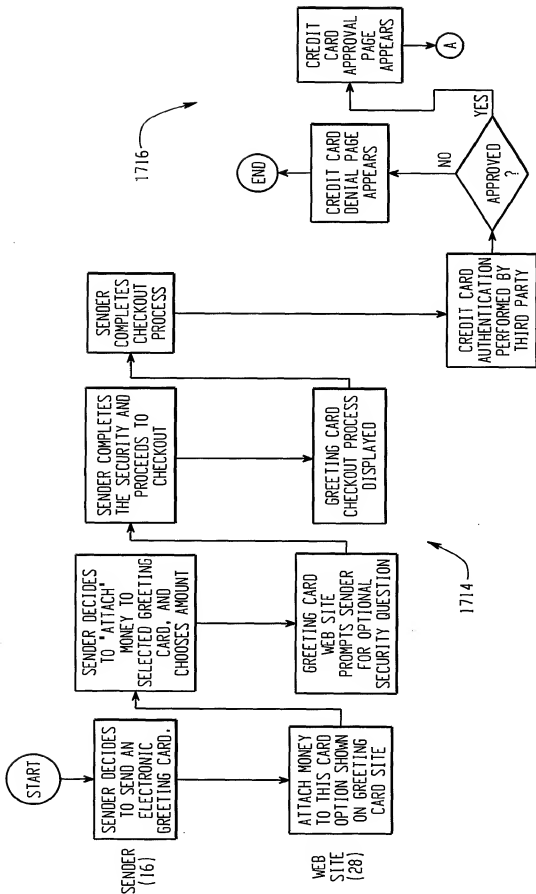
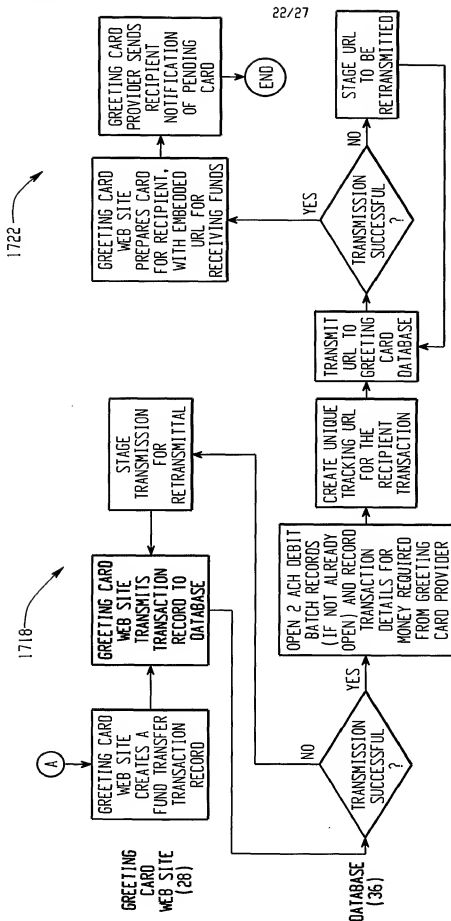


Fig. 18A



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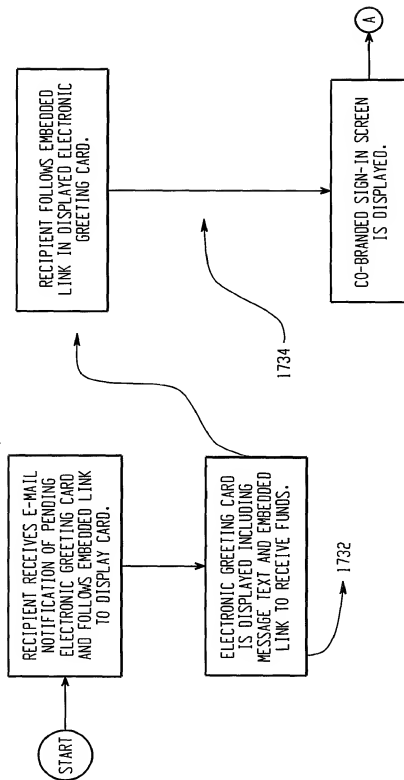
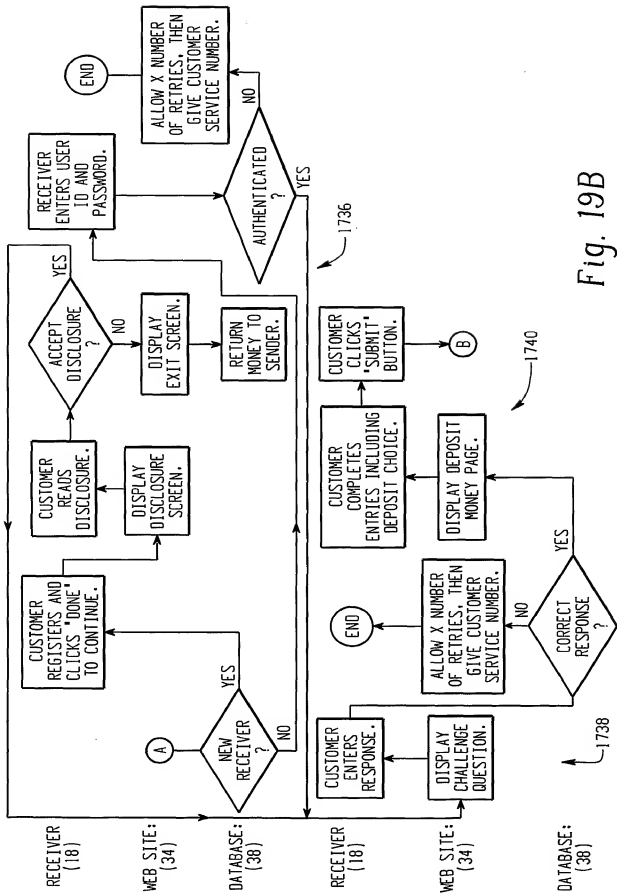


Fig. 19A



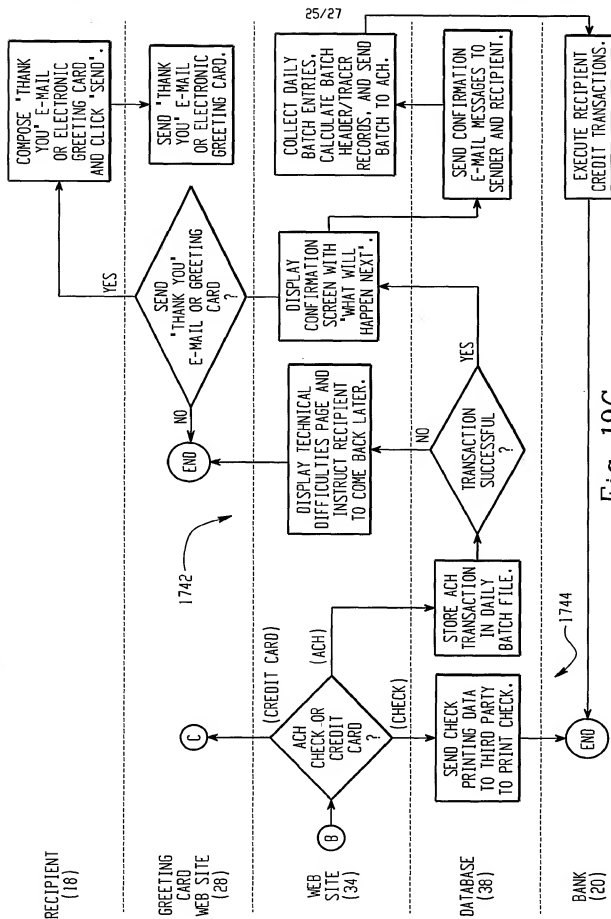


Fig. 19C

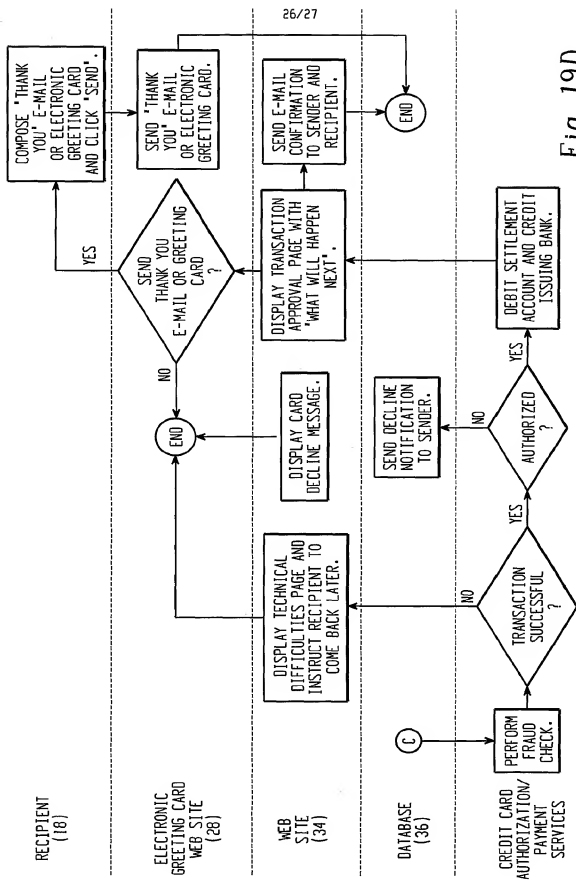


Fig. 19D

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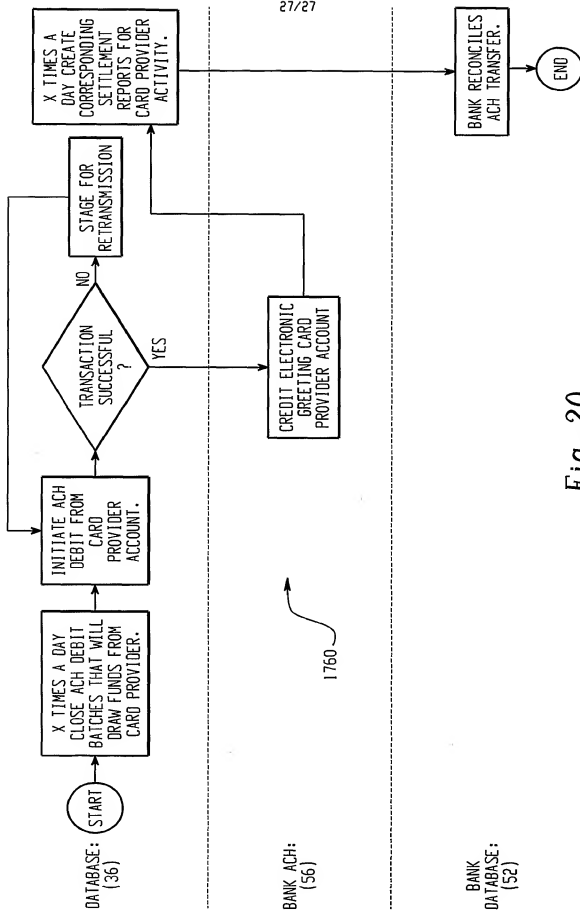


Fig. 20

## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US01/07752

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/1, 14, 26, 27, 39

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/1, 14, 26, 27, 39

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

STN, WEST, EAST

search terms: funds transfer, greeting card, Internet, ...

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,949,044 A (WALKER et al) 07 September 1999, col. 6-15	1-23
Y	US 5,426,594 A (WRIGHT et al) 20 June 1995, col. 3-15	1-23

☐ Further documents are listed in the continuation of Box C.☐ See patent family annex.

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\*O\* document referring to an oral disclosure, use, exhibition or other means

\*P\* document published prior to the international filing date but later than the priority date claimed

\*T\*

later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

\*X\*

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

\*Y\*

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

\*&amp;\*

document member of the same patent family

Date of the actual completion of the international search

22 JUNE 2001

Date of mailing of the international search report

26 JUL 2001

Name and mailing address of the ISA/US

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